IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): George H. Butcher III : Group Art Unit: 3693

Serial No.: 09/823,376 : Examiner: Jason Borlinghaus

Filed: March 30, 2001

Attorney Docket No.: 06878.111401

For: A METHOD OF STRUCTURING

A CREDIT HAVING A

REPAYMENT OBLIGATION

AMENDMENT IN CONNECTION WITH CONTINUED EXAMINATION

Mail Stop Petition Commissioner for Patents Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS:

This Amendment is filed concurrently with a Request For Continued Examination in connection with the above-identified patent application.